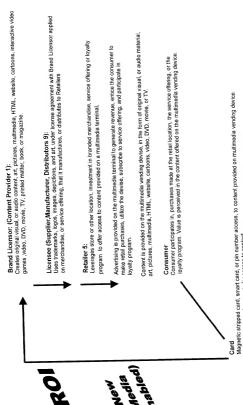


FIGURE 1



identifies user, and accounts for access to content.

Brand Licensor receives remuneration for consumers' access to content which is determined by level of card, or pin number use

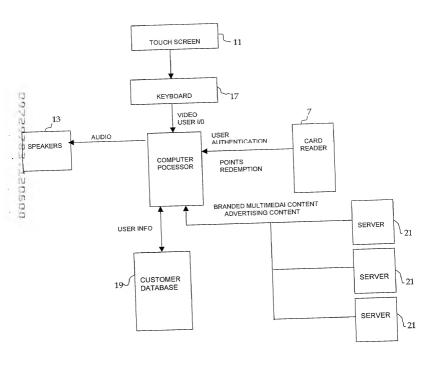


FIGURE 3

Figure 4